

**Remarks**

In response to the Examiner's Amendment included in the Notice of Allowance mailed November 30, 2005, Applicants have amended claims 1, 18, 35, 49, 61, 71, 77, 80, and 86. In the Application, claims 1, 2, 4, 6-15, 18-23, 25-31, 34-38, 40-46, 49, 51-52, 54, 56-59, 61-64, 66-72, 74-77, 80-87, and 89 are pending.

For the following reasons, it is submitted that the Application is in condition for allowance, and allowance thereof is respectfully requested.

**Examiner's Amendment**

On pages 2-9, the Examiner's Amendment amended claims 1, 18, 35, 49, 61, 71, 77, 80, and 86. Applicants agree with the amendments listed in Section 2 of page 2 of the Examiner's Amendment to claims 1, 49, 61, 77, and 80.

However, upon review of the amendments to the claims on pages 2-9 in Sections 3-11 of the Action, Applicants encountered multiple typographical errors. For example, typographical errors are found on at least page 3, lines 3, 17, and page 4, line 17 of the Examiner's Amendment. Other errors were found, but are omitted for brevity. To correct the typographical errors, Applicants are submitting a new listing of the claims that include that amendments identified in Section 2 on page 2 of the Action to claims 1, 49, 61, 77, and 80.

Additionally, the Examiner's Amendment to claims 18, 35, 71, and 86 incorrectly amends these claims to recite the phrase "personal token," which does not have antecedent basis in these claims. These claims only recite the claim term "token." Therefore, instead of the phrase "integrated with the *personal* token," (emphasis added) claims 18, 35, 71, and 86 have been amended to recite the phrase -- integrated with the token --.

Accordingly, Applicants respectfully request that claims 1, 18, 35, 49, 61, 71, 77, 80, and 86 in the instant Response be used in the patent that will issue from this application instead of those included in the Examiner's Amendment.

**Request for No Negative Patent Term Adjustment**

Applicants request that no negative Patent Term Adjustment (PTA) be applied because of the submission of this Response after receiving the Notice of Allowance. Applicants' submit that this Response is necessary to correct the errors presented in the Examiner's Amendment of November 30, 2005. Since the errors occurred on the part of the Office, Applicants respectfully request that no negative PTA be applied to the patent that issues from this application.

**Drawings and Information Disclosure Statement**

Applicants note that the Notice of Allowance dated November 30, 2005 includes no indication that the drawings for this application have been approved. In addition, there is no indication in our file that the Information Disclosure Statements filed on August 11, 2003 and January 6, 2004 have been considered. Applicants therefore request that a new Notice of Allowance be issued indicating acceptance of the Figures and consideration of those Information Disclosure Statements.

**Conclusion**

If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is hereby invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment is respectfully requested.

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Respectfully submitted,

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